

CONSUMER FEE SCHEDULE

EFFECTIVE NOVEMBER 16, 2026

**BLACKHAWK
COMMUNITY**
CREDIT UNION

FEES APPLICABLE TO ALL ACCOUNTS

Automatic Transfer to Cover Overdraft	\$4 per transfer
Item Paid by Overdraft (ODP) Fee*	\$30 per presentment, per item
Non-Sufficient Funds (NSF) Fee	\$30 per presentment, per item
Returned Deposit Check/Loan Payment	\$15 per check
Returned/Undeliverable Mail	\$10 per month
Dormant Account Fee**	\$5 per month
Loan Payment by Credit Card	\$10 per payment
IRA Transfer	\$25
Medallion Stamp	\$25 per stamp
Research Fee	\$25 per hour
Duplicate Statement/Copy Fee	\$5 per copy
Escheatment Fee	\$50
Levy/Garnishment Fee	\$50 per order
Early Closure Fee***	\$5

*The categories of transactions for which an Overdraft (ODP) Fee may be imposed are those by any of the following means: created by check, in-person withdrawal, ATM withdrawal, or other electronic means.

**Accounts with no activity for one year-excluding dividends & fees.

***Membership closed by member within 90 days of account opening.

FEES APPLICABLE TO SHARE ACCOUNTS (SAVINGS)*

Monthly Service Fee <i>No fee if any of the following conditions apply:</i> 1. Aggregate relationship is greater than \$250.** 2. The account is signed up for eStatements. 3. The primary account owner is 18 or younger. 4. The primary account owner is 55 or older. 5. The account has been open for less than 60 days.	\$5 per month
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*Fees not applicable to Next Step savings accounts.

**Aggregate relationship is defined as the total of all share and loan account balances per member number.

FEES APPLICABLE TO WEALTH BUILDER SHARE ACCOUNTS (SAVINGS)

Monthly Service Fee <i>No fee with an aggregate relationship greater than \$10,000*</i>	\$15 per month
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*Aggregate relationship is defined as the total of all share and loan account balances per member number.

FEES APPLICABLE TO ALL CHECKING ACCOUNTS

Stop Payment – Check or ACH	\$30 per order
Check Products	Varies
Non-Member Check Cashing Fee	\$5 per check*

*Fee may be reduced due to the elimination of pennies for cash rounding purposes.

MONTHLY FEES APPLICABLE TO CHECKING ACCOUNTS

Premier Checking Monthly Service Fee <i>No fee applies if ACH/Direct Deposit(s) of \$500 or more per month, 10 Debit Card Transactions per month, signed up for eStatements* (Electronic enrollment required.)</i>	\$10 per month
Liberty Monthly Service Fee <i>No fee applies if signed up for eStatements (Electronic enrollment required.)</i>	\$5 per month

*Fees applicable 60 days after establishing checking account.

FEES APPLICABLE TO ATM AND DEBIT CARD SERVICES

ATM Balance Inquiry	\$0.50 per inquiry
Withdrawal Transaction at Non-BHCCU ATM (<i>6 free per month</i>)	\$1 per transaction
Lost/Replacement Card	\$10 per card
Instant Issue Debit Card	\$10 per card
Design Your Own Instant Issue Debit Card	\$10 per card
Returned/Undeliverable Mail	\$10 per card
Visa® International Service Assessment*	1% of transaction

*A 1% Visa® International Service Assessment Fee will be assessed on all transactions where the merchant processes outside the United States (which may include Internet transactions), regardless of whether you are located inside or outside the United States at the time of the transaction.

TELLER CHECKS & MONEY ORDERS

Per Item Fee – Money Order & Teller Check	\$2 per item
Stop Payment – Money Order	\$30 per order
Reissue Fee - Teller Check <i>(Only allowed if lost, stolen, or destroyed, and with a signed declaration of loss.)</i>	\$30 per check

SAFE DEPOSIT BOX RENTAL (ANNUAL FEE)

Existing Boxes Only – No new leases beginning January 1, 2022

3x5 inch box	\$35 per year
5x5 inch box	\$45 per year
3x10 inch box	\$55 per year
5x10 inch box	\$65 per year
10x10 inch box	\$95 per year
Box Rent Late Fee	\$10 per year
Drilling Fee	\$100 per box

WIRE TRANSFERS

Incoming Wire	\$10 per wire
Outgoing Domestic Wire	\$20 per wire
Outgoing Foreign Wire	\$50 per wire
Outgoing Foreign Service Message	\$50 per message

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